



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** COMMUNITY BANK SYSTEM, INC.

**City/State** DEWITT, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 15,487,833

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

COMMUNITY BANK SYSTEM, INC.  
5790 WIDEWATERS PARKWAY

DEWITT, NY 13214

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	15,866,680	14,456,621	14,848,418	12,757,042	11,018,411
Net income (\$000)	86,743	100,678	189,463	164,456	168,836
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.52	2.67	34	2.60	2.65	42	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
+ Non-interest income	1.63	0.96	83	1.62	1.11	75	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
- Overhead expense	2.64	2.17	81	2.58	2.24	75	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
- Provision for credit losses	0.10	0.09	63	-0.13	-0.15	44	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0.04	0.01	92
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	10	0	0	80
= Pretax net operating income (tax equivalent)	1.41	1.40	53	1.77	1.79	56	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Net operating income	1.09	1.06	56	1.39	1.36	57	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Net income	1.09	1.06	56	1.39	1.35	58	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.87	3.12	31	2.99	3.14	38	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest expense	0.08	0.24	12	0.11	0.27	14	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Net interest income (tax equivalent)	2.79	2.88	38	2.88	2.85	47	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.05	0.08	54	0.01	0.13	17	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
Earnings coverage of net loan and lease losses (X)	57.19	-9.51	75	533.26	4.52	97	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.69	1.17	12	0.72	1.39	9	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.69	1.15	15	0.72	1.37	10	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.41	52	0.96	0.63	82	0.57	0.49	68	0.99	0.71	77	0.29	0.57	20
30-89 days past due loans and leases / Total loans and leases	0.29	0.32	54	0.25	0.27	61	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79
<b>Liquidity and Funding</b>															
Net noncore funding dependence	0.08	3.09	38	-15.87	-1.82	12	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-0.65	-1.79	49	-16.46	-8.21	19	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Net loans and leases / Total assets	52.23	61.60	20	48.60	59.81	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
<b>Capitalization</b>															
Tier 1 leverage ratio	8.65	9.08	37	9.36	9.11	62	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
Holding company equity capital / Total assets	10.73	10.04	59	13.93	10.88	88	13.51	10.71	87	15.10	11.16	91	16.26	12.43	88
Total equity capital (including minority interest) / Total assets	10.75	10.14	57	13.95	11.01	87	13.53	10.82	86	15.13	11.29	91	16.29	12.57	87
Common equity tier 1 capital / Total risk-weighted assets	15.96	11.90	89	19.07	12.69	94	18.59	12.42	93	17.90	12.38	92	16.11	12.17	86
Net loans and leases / Equity capital (X)	4.87	6.22	24	3.49	5.51	10	3.49	5.53	9	3.50	5.58	12	3.69	5.21	15
Cash dividends / Net income	53.59	34	86	44.93	25.30	91	48.34	28.27	87	53.80	42.30	68	48.43	33.12	78
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	4.64	7.91	53	10.09	9.29	58	11.64	10.50	67	22.09	16.68	67	7.57	9.26	57
Equity capital	-19.38	-0.29	9	-0.97	9.31	2	-0.16	7.46	14	13.41	6.99	81	8.25	10.49	55
Net loans and leases	12.45	11.87	61	-3.69	0.79	35	-0.45	3.36	42	7.54	9.07	52	9.77	9.10	65
Noncore funding	10.85	10.50	60	24.31	-23.76	94	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.20	11.61	26	0.16	11.05	22	0.16	10.95	24	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	91.02	103.92	3	93.40	103.07	6	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Cash from ops + noncash items + op expense / Op expense + dividends	130.96	116.54	59	161.20	130.64	69	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	151,574	156,517	310,343	316,980	311,033	-3.16	30.51
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	150,498	155,245	307,912	313,985	307,489	-3.06	30.55
Tax-exempt income on loans and leases.....	1,076	1,272	2,431	2,995	3,544	-15.41	24.68
Estimated tax benefit on income on loans and leases.....	155	164	155	186	240	-4.95	4544.73
Income on loans and leases (tax equivalent).....	151,729	156,681	310,498	317,166	311,273	-3.16	30.64
Investment interest income (tax equivalent).....	52,374	36,576	76,109	73,343	67,290	43.19	48.18
Interest on balances due from depository institutions.....	1,191	978	2,464	1,070	8,472	21.78	469.86
Interest income on other earning assets.....	687	549	1,158	830	2,539	25.14	-38.72
Total interest income (tax equivalent).....	205,981	194,784	390,229	392,409	389,574	5.75	34.79
Interest on time deposits of \$250K or more.....	604	933	1,673	2,118	1,774	-35.26	257.40
Interest on time deposits < \$250K.....	2,821	3,626	6,825	9,111	8,231	-22.20	114.52
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,831	1,517	3,133	5,531	10,455	20.70	-20.77
Interest on other borrowings and trading liabilities.....	526	890	1,377	4,116	6,091	-40.90	-76.95
Interest on subordinated debt and mandatory convertible securities.....	76	0	0	0	0		
Total interest expense.....	5,858	6,966	13,008	20,876	26,551	-15.91	-3.60
Net interest income (tax equivalent).....	200,123	187,818	377,221	371,533	363,023	6.55	36.38
Non-interest income.....	129,142	116,927	244,201	225,805	222,715	10.45	37.89
Adjusted operating income (tax equivalent).....	329,265	304,745	621,422	597,338	585,738	8.05	36.97
Overhead expense.....	209,539	186,249	386,646	375,120	369,824	12.50	19.69
Provision for credit losses.....	8,089	-9,661	-7,375	15,206	10,452		93.24
Securities gains (losses).....	0	0	0	0	4,882		-100.00
Other tax equivalent adjustments.....	0	0	0	-1	1		
Pretax net operating income (tax equivalent).....	111,617	128,181	242,169	207,005	210,364	-12.92	82.57
Applicable income taxes.....	23,748	26,524	51,654	41,400	40,275	-10.47	34.50
Tax equivalent adjustments.....	1,009	863	821	929	1,026	16.92	2957.58
Applicable income taxes (tax equivalent).....	24,757	27,387	52,475	42,329	41,301	-9.60	39.96
Minority interest.....	117	116	231	220	227	0.86	-65.28
Net income before discontinued operations, net of minority interest.....	86,743	100,678	189,463	164,456	168,836	-13.84	101.21
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	86,743	100,678	189,463	164,456	168,836	-13.84	101.21
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	86,860	100,794	189,694	164,676	169,063	-13.82	99.92
Investment securities income (tax equivalent).....	52,374	36,576	76,109	73,343	67,290	43.19	48.18
US Treasury and agency securities (excluding mortgage-backed securities).....	40,154	24,875	54,359	47,259	40,186	61.42	82.25
Mortgage-backed securities.....	5,171	5,310	10,075	12,369	13,362	-2.62	13.50
All other securities.....	7,049	6,391	11,675	13,715	13,742	10.28	-19.52
Cash dividends declared.....	46,482	45,236	91,591	88,483	81,775	2.75	50.37
Common.....	46,482	45,236	91,591	88,483	81,775	2.75	50.37
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.60	2.90	25	2.69	2.92	32	2.63	2.85	28	3.08	3.27	30	3.54	4	20
Less: Interest expense .....	0.07	0.22	12	0.10	0.25	13	0.09	0.23	14	0.16	0.48	7	0.24	0.98	2
Equals: Net interest income (tax equivalent) .....	2.52	2.67	34	2.60	2.65	42	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
Plus: Non-interest income .....	1.63	0.96	83	1.62	1.11	75	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
Equals: adjusted operating income (tax equivalent) .....	4.15	3.67	80	4.22	3.82	75	4.19	3.70	79	4.68	4.04	82	5.32	4.41	87
Less: Overhead expense .....	2.64	2.17	81	2.58	2.24	75	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
Less: Provision for credit losses .....	0.10	0.09	63	-0.13	-0.15	44	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0.04	0.01	92
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	10	0	0	80
Equals: Pretax net operating income (tax equivalent) .....	1.41	1.40	53	1.77	1.79	56	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Less: Applicable income taxes (tax equivalent) .....	0.31	0.33	49	0.38	0.41	41	0.35	0.38	45	0.33	0.23	79	0.37	0.36	53
Less: Minority interest .....	0	0	88	0	0	86	0	0	85	0	0	84	0	0	78
Equals: Net operating income .....	1.09	1.06	56	1.39	1.36	57	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.09	1.06	56	1.39	1.35	58	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Memo: Net income (last four quarters) .....	1.13	1.12	51	1.36	1.25	65	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income—BHC and noncontrolling (minority) interest .....	1.09	1.07	54	1.39	1.37	58	1.28	1.27	54	1.29	0.83	84	1.53	1.20	85
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.41	92.97	21	90.15	93.15	13	90.18	93.08	16	89	92.32	13	87.75	91.05	18
Average interest-bearing funds / Average assets .....	59.97	60.12	59	59.74	62.32	40	59.88	61.99	46	60.25	64.06	32	60.61	65.57	29
Interest income (tax equivalent) / Average earning assets .....	2.87	3.12	31	2.99	3.14	38	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest expense / Average earning assets .....	0.08	0.24	12	0.11	0.27	14	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Net interest income (tax equivalent) / Average earning assets .....	2.79	2.88	38	2.88	2.85	47	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.02	4.01	57	4.26	4.05	66	4.24	4.01	67	4.37	4.27	61	4.76	5.09	29
Interest-bearing bank balances .....	0.28	0.42	11	0.11	0.11	47	0.13	0.14	38	0.12	0.27	6	2.22	2.04	61
Federal funds sold and reverse repos .....		0.58			0.26			0.25			0.68			2.44	
Trading assets .....		0.52			0.42			0.45			0.60			0.99	
Total earning assets .....	2.86	3.09	31	2.98	3.11	39	2.91	3.04	38	3.45	3.51	41	4.02	4.36	28
Investment securities (tax equivalent) .....	1.73	1.85	39	1.94	1.80	61	1.85	1.77	57	2.28	2.25	52	2.51	2.76	31
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.54	1.22	80	1.67	1.28	78	1.61	1.14	81	2.22	1.75	74	2.30	2.32	56
Mortgage-backed securities .....	2.12	1.78	85	1.89	1.56	80	1.88	1.57	83	2.28	2.05	71	2.88	2.61	84
All other securities .....	2.63	2.82	48	3.04	2.91	60	2.79	2.81	54	2.85	3.24	37	3.05	4.06	21
Interest-bearing deposits .....	0.11	0.20	30	0.15	0.24	31	0.14	0.21	32	0.23	0.53	13	0.32	1.10	4
Time deposits of \$250K or more .....	0.57	0.50	65	0.90	0.76	65	0.75	0.66	63	1.39	1.42	44	1.92	1.96	42
Time deposits < \$250K .....	0.78	0.44	86	0.97	0.72	77	0.93	0.62	82	1.15	1.36	31	1.12	1.82	12
Other domestic deposits .....	0.04	0.17	4	0.04	0.17	8	0.04	0.15	9	0.09	0.36	3	0.19	0.93	2
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.28	0.36	54	0.36	0.19	86	0.32	0.17	86	0.61	0.62	63	0.74	1.86	22
Other borrowed funds and trading liabilities .....	0.51	1.24	15	0.28	1.31	16	0.23	1.27	16	0.42	1.50	8	0.49	2.38	4
All interest-bearing funds .....	0.12	0.36	9	0.16	0.40	12	0.15	0.37	12	0.27	0.74	7	0.40	1.49	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	129,142	116,927	244,201	225,805	222,715
Fiduciary activities income .....	6,204	6,339	12,562	10,718	9,711
Service charges on deposit accounts - domestic .....	16,914	13,655	29,987	29,177	39,987
Trading revenue .....	0	0	0	0	0
Investment banking fees and commissions .....	10,605	9,991	20,494	17,425	17,329
Insurance activities revenue .....	20,385	16,539	34,357	32,905	32,637
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	1,798	2,056	3,807	3,160	3,508
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	498	609	864	4,701	-416
Other non-interest income .....	72,738	67,738	142,130	127,719	119,959
Total overhead expenses .....	209,539	186,249	386,646	375,120	369,824
Personnel expense .....	127,892	115,524	241,501	229,578	221,240
Net occupancy expense .....	23,237	23,359	44,708	44,837	43,496
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	7,881	6,866	14,570	14,676	16,333
Other operating expenses .....	50,529	40,500	85,867	86,029	88,755
Fee income on mutual funds and annuities .....	2,282	2,095	4,349	4,569	5,491
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,839	2,757	2,743	2,826	2,763
Average personnel expense per employee .....	45.05	41.90	88.04	81.24	80.07
Average assets per employee .....	5,588.83	5,243.61	5,413.20	4,514.17	3,987.84

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.77	2.35	51	1.79	2.15	49	1.78	2.17	47	2.02	2.02	56	2.47	2.72	50
Overhead expenses / Net Interest Income + non-interest income .....	63.83	59.40	67	61.29	59.03	58	62.30	59.28	59	62.90	62.28	58	63.25	61.29	63
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.64	2.17	81	2.58	2.24	75	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
Personnel expense .....	1.61	1.20	88	1.60	1.25	83	1.63	1.21	87	1.80	1.30	89	2.01	1.41	91
Net occupancy expense .....	0.29	0.22	77	0.32	0.24	83	0.30	0.23	78	0.35	0.26	84	0.39	0.28	88
Other operating expenses .....	0.74	0.72	65	0.66	0.73	48	0.68	0.72	50	0.79	0.94	51	0.95	0.97	63
Overhead less non-interest income .....	1.01	1.19	33	0.96	1.10	34	0.96	1.10	35	1.17	1.25	42	1.34	1.32	47
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	63.64	58.92	69	61.12	58.45	61	62.22	58.83	62	62.80	61.82	59	63.14	60.64	64
Personnel expense .....	38.84	32.65	82	37.91	33.10	73	38.86	32.93	80	38.43	32.36	87	37.77	32.39	82
Net occupancy expense .....	7.06	6.14	63	7.67	6.33	73	7.19	6.23	66	7.51	6.58	66	7.43	6.52	68
Other operating expenses .....	17.74	19.36	39	15.54	18.60	32	16.16	19.18	30	16.86	22.28	24	17.94	21.20	34
Total non-interest income .....	39.22	25.40	81	38.37	28.18	75	39.30	27.67	78	37.80	28.83	73	38.02	29.23	74
Fiduciary activities income .....	1.88	2.23	54	2.08	2.24	53	2.02	2.20	54	1.79	2.09	54	1.66	1.97	55
Service charges on domestic deposit accounts .....	5.14	3.45	76	4.48	3.19	75	4.83	3.27	77	4.88	3.27	79	6.83	3.88	87
Trading revenue .....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions .....	3.22	2.25	74	3.28	2.52	74	3.30	2.58	74	2.92	2.46	72	2.96	3.54	69
Insurance activities revenue .....	6.19	0.36	96	5.43	0.37	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93
Venture capital revenue .....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0.55	1.38	59	0.67	0.55	69	0.61	0.60	70	0.53	0.01	83	0.60	0.28	77
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.15	1.51	21	0.20	3.83	13	0.14	3.30	13	0.79	3.92	34	-0.07	1.86	8
Other non-interest income .....	22.09	9.09	92	22.23	9.26	90	22.87	9.27	92	21.38	9.65	87	20.48	10.04	88
Overhead less non-interest income .....	24.42	32.73	24	22.75	29.94	25	22.92	30.52	24	25	31.93	29	25.12	31.06	28
Applicable income taxes / Pretax net operating income (tax equivalent) .....	21.28	21.22	52	20.69	21.54	38	21.33	21.18	51	20	18.63	54	19.15	20.56	36
Applicable income tax + TE / Pretax net operating income + TE .....	22.18	23.38	37	21.37	23.10	23	21.67	22.67	32	20.45	21.18	34	19.63	23.23	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,748,415	5,065,754	5,243,712	5,059,550	4,815,768	13.48	34.06
Commercial and industrial loans	704,779	740,535	601,583	952,094	577,207	-4.83	3.96
Loans to individuals	1,485,554	1,260,736	1,345,846	1,177,583	1,297,899	17.83	19.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	30,016	33,016	30,762	42,848	30,825	-9.09	-14.59
Other loans and leases	176,322	145,774	152,127	185,863	169,320	20.96	50.37
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,145,086	7,245,815	7,374,030	7,417,938	6,891,019	12.41	28.03
Less: Allowance for loan and lease losses	55,932	52,077	50,261	61,233	50,388	7.40	16.70
Net loans and leases	8,089,154	7,193,738	7,323,769	7,356,705	6,840,631	12.45	28.12
Debt securities that reprice or mature in over 1 year	5,081,342	3,801,156	4,758,644	3,308,759	2,337,908	33.68	67.29
Mutual funds and equity securities	443	470	463	445	451	-5.74	-11.04
Subtotal	13,170,939	10,995,364	12,082,876	10,665,909	9,178,990	19.79	40.84
Interest-bearing bank balances	18,020	2,018,343	1,713,307	1,466,042	43,243	-99.11	-47.16
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	509,085	211,583	175,565	239,134	706,521	140.61	953.07
Trading assets	0	0	0	0	0		
Total earning assets	13,698,044	13,225,290	13,971,748	12,371,085	9,928,754	3.57	45.19
Non-interest-bearing cash and due from depository institutions	179,609	187,583	161,758	179,762	161,787	-4.25	-10.21
Premises, fixed assets, and leases	167,768	158,490	158,833	162,512	160,150	5.85	42.84
Other real estate owned	619	879	718	883	1,270	-29.58	-75.15
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,441,793	1,229,045	1,259,600	1,216,852	1,158,334	17.31	27.62
Total assets	15,487,833	14,801,287	15,552,657	13,931,094	11,410,295	4.64	42.30
Quarterly average assets	15,998,941	14,801,229	15,460,030	13,745,664	11,427,949	8.09	61.61
Average loans and leases (YTD)	7,549,391	7,350,311	7,316,883	7,264,257	6,541,007	2.71	41.96
<b>Memoranda</b>							
Loans held-for-sale	0	1,341	0	1,622	0	-100.00	-100.00
Loans not held-for-sale	8,145,086	7,244,474	7,374,030	7,416,316	6,891,019	12.43	28.03
Real estate loans secured by 1-4 family	3,440,190	2,907,234	3,050,594	2,919,422	2,918,364	18.33	26.06
Commercial real estate loans	2,253,305	2,096,556	2,132,890	2,069,100	1,838,481	7.48	50.15
Construction and land development	175,523	157,523	173,509	149,568	168,860	11.43	90.19
Multifamily	405,953	371,639	378,123	372,227	312,433	9.23	98.18
Nonfarm nonresidential	1,671,829	1,567,394	1,581,258	1,547,305	1,357,188	6.66	38.91
Real estate loans secured by farmland	54,920	61,964	60,228	71,028	58,923	-11.37	-5.88
Total investment securities	5,590,870	4,013,209	4,934,672	3,548,338	3,044,880	39.31	81.15
U.S. Treasury securities	4,540,596	2,909,476	3,900,924	2,359,913	1,878,705	56.06	135.47
US agency securities (excluding mortgage-backed securities)	74,950	115,597	97,640	141,469	165,054	-35.16	-49.18
Municipal securities	527,155	426,151	430,289	475,660	512,208	23.70	-8.08
Mortgage-backed securities	440,495	558,421	497,394	566,216	485,934	-21.12	1.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,231	3,094	7,962	4,635	2,528	133.71	170.72
Mutual funds and equity securities	443	470	463	445	451	-5.74	-11.04
Available-for-sale securities	5,590,427	4,012,739	4,934,209	3,547,893	3,044,429	39.32	81.14
U.S. Treasury securities	4,540,596	2,909,476	3,900,924	2,359,913	1,878,705	56.06	135.47
US agency securities (excluding mortgage-backed securities)	74,950	115,597	97,640	141,469	165,054	-35.16	-49.18
Municipal securities	527,155	426,151	430,289	475,660	512,208	23.70	-8.08
Mortgage-backed securities	440,495	558,421	497,394	566,216	485,934	-21.12	1.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,231	3,094	7,962	4,635	2,528	133.71	170.72
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-664,832	-27,239	-45,893	120,114	32,877		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,396,686	2,431,087	2,321,116	2,031,962	1,471,456	-1.42	16.75

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,104,705	3,740,729	3,942,518	3,356,890	2,465,972	9.73	79.78
NOW, ATS and transaction accounts	3,382,528	3,154,466	3,201,225	2,876,033	585,697	7.23	586.36
Time deposits less brokered deposits < \$250K	799,890	723,601	692,822	770,491	814,158	10.54	31.78
MMDA and other savings accounts	4,873,490	4,466,434	4,839,094	4,058,281	5,007,169	9.11	-2.83
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,160,613	12,085,230	12,675,659	11,061,695	8,872,996	8.90	56.70
Time deposits of \$250K or more	197,160	253,296	235,010	162,531	121,971	-22.16	-13.13
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	223,754	194,887	324,720	284,008	241,708	14.81	17.49
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	72,276	8,593	7,988	12,487	17,555	741.10	-59.62
Other borrowings w/remaining maturity over 1 year	44,507	27,800	26,733	30,028	35,407	60.10	1133.56
Brokered deposits < \$250K	0	499	499	748	0	-100.00	
Noncore funding	537,697	485,075	594,950	489,802	416,641	10.85	-10.39
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	3,263	3,290	3,277	80,623	91,115	-0.82	-97.34
Other liabilities	121,491	163,515	174,915	191,761	171,134	-25.70	-34.83
Total liabilities	13,823,064	12,737,110	13,448,801	11,823,881	9,551,886	8.53	48.51
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,185	54,064	54,092	53,755	51,974	0.22	5.94
Common surplus	1,056,063	1,045,946	1,049,910	1,032,355	935,458	0.97	18.08
Retained earnings	1,098,664	1,015,742	1,058,286	960,183	882,851	8.16	75.16
Accumulated other comprehensive income	-518,727	-48,400	-50,627	62,077	-10,226		
Other equity capital components	-28,489	-6,252	-10,854	-4,263	-4,824		
Total holding company equity capital	1,661,696	2,061,100	2,100,807	2,104,107	1,855,233	-19.38	5.65
Noncontrolling (minority) interest in subsidiaries	3,073	3,077	3,049	3,106	3,176	-0.13	-5.65
Total equity capital, including minority interest	1,664,769	2,064,177	2,103,856	2,107,213	1,858,409	-19.35	5.62
Total liabilities and capital	15,487,833	14,801,287	15,552,657	13,931,094	11,410,295	4.64	42.30
<b>Memoranda</b>							
Non-interest-bearing deposits	4,104,705	3,740,729	3,942,518	3,356,890	2,465,972	9.73	79.78
Interest-bearing deposits	9,253,068	8,598,296	8,968,650	7,868,084	6,528,995	7.62	45.89
Total deposits	13,357,773	12,339,025	12,911,168	11,224,974	8,994,967	8.26	54.86
Long-term debt that reprices within 1 year	72,276	8,593	7,988	12,485	0	741.10	1903.22
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,100,807	2,104,107	2,104,107	1,855,233	1,713,782		
Accounting restatements	0	0	0	1,140	0		
Net income	86,743	100,678	189,463	164,456	168,836		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,370	11,345	15,713	23,034	14,380		
Sale of treasury stock	739	694	694	902	6,122		
Less: Purchase of treasury stock	16,498	128	5,106	277	1,418		
Changes incident to business combinations	0	0	0	75,579	0		
Less: Dividends declared	46,482	45,236	91,591	88,483	81,775		
Change in other comprehensive income	-468,100	-110,476	-112,704	72,303	35,080		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	117	116	231	220	226		
Holding company equity capital, ending balance	1,661,696	2,061,100	2,100,807	2,104,107	1,855,233		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	37.12	38.78	40	34.23	36.32	39	33.72	36.25	36	36.32	36.22	42	42.21	37.78	49
Commercial and industrial loans .....	4.55	11.05	14	5	12.25	10	3.87	10.76	12	6.83	13.52	16	5.06	12.02	17
Loans to individuals .....	9.59	3.52	85	8.52	3.48	84	8.65	3.36	84	8.45	3.40	84	11.37	4.20	85
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans .....	0.19	0.19	70	0.22	0.21	70	0.20	0.18	70	0.31	0.19	75	0.27	0.24	75
Other loans and leases .....	1.14	4.45	21	0.98	4.22	20	0.98	4.47	19	1.33	4.63	22	1.48	5.01	20
Net loans and leases .....	52.23	61.60	20	48.60	59.81	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Debt securities over 1 year .....	32.81	19.46	87	25.68	17.61	79	30.60	19.46	84	23.75	15.55	82	20.49	14.60	80
Mutual funds and equity securities .....	0	0.05	33	0	0.06	37	0	0.06	34	0	0.05	35	0	0.06	35
Subtotal .....	85.04	82.34	52	74.29	78.32	27	77.69	79.22	33	76.56	78.16	28	80.44	79.65	30
Interest-bearing bank balances .....	0.12	4.59	0	13.64	9.11	75	11.02	8.50	69	10.52	7.51	72	0.38	3.06	10
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	3.29	1.68	83	1.43	1.53	60	1.13	1.56	55	1.72	1.68	61	6.19	1.91	90
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets .....	88.44	90.95	19	89.35	91.43	25	89.84	91.77	28	88.80	91.05	19	87.02	89.53	21
Non-interest cash and due from depository institutions .....	1.16	1.01	66	1.27	1.01	72	1.04	0.82	71	1.29	1.07	67	1.42	1.14	71
Other real estate owned .....	0	0.01	45	0.01	0.02	43	0	0.01	43	0.01	0.02	33	0.01	0.03	34
All other assets .....	10.40	7.97	81	9.38	7.50	72	9.12	7.35	71	9.91	7.82	78	11.57	9.27	77
<b>Memoranda</b>															
Short-term investments .....	3.40	7.68	28	15.07	12.01	72	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
U.S. Treasury securities .....	29.32	1.96	99	19.66	1.08	99	25.08	1.47	99	16.94	0.84	99	16.46	1.03	98
US agency securities (excluding mortgage-backed securities) .....	0.48	0.84	54	0.78	0.77	66	0.63	0.82	59	1.02	0.63	74	1.45	0.54	84
Municipal securities .....	3.40	1.75	77	2.88	1.72	74	2.77	1.73	74	3.41	1.69	79	4.49	1.34	88
Mortgage-backed securities .....	2.84	13.68	6	3.77	12.97	9	3.20	14.14	6	4.06	11.75	10	4.26	11.44	11
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.05	0.52	36	0.02	0.52	32	0.05	0.53	38	0.03	0.42	37	0.02	0.39	38
Loans held-for-sale .....	0	0.35	7	0.01	0.42	20	0	0.55	7	0.01	0.52	20	0	0.39	7
Loans held for investment .....	52.59	61.41	21	48.94	59.85	18	47.41	58.06	18	53.24	61.72	20	60.39	63.50	30
Real estate loans secured by 1-4 family .....	22.21	12.26	85	19.64	11.69	84	19.61	11.46	85	20.96	11.91	89	25.58	13.29	89
Revolving .....	0.97	1.49	44	1.14	1.45	50	1	1.42	48	1.28	1.66	49	1.74	2.07	50
Closed-end, secured by first liens .....	20.69	10.40	86	18.06	9.84	85	18.19	9.67	87	19.16	9.81	89	23.16	10.69	90
Closed-end, secured by junior liens .....	0.55	0.18	88	0.44	0.20	86	0.42	0.17	87	0.51	0.22	86	0.67	0.28	88
Commercial real estate loans .....	14.55	24.34	27	14.16	22.48	26	13.71	22.69	26	14.85	22.22	29	16.11	22.23	34
Construction and land development .....	1.13	3.75	24	1.06	3.35	23	1.12	3.34	23	1.07	3.40	24	1.48	3.44	32
Multifamily .....	2.62	3.69	50	2.51	3.31	50	2.43	3.57	47	2.67	3.12	52	2.74	3.01	53
Nonfarm nonresidential .....	10.79	15.50	33	10.59	14.81	31	10.17	14.57	32	11.11	14.72	36	11.89	14.69	40
Real estate loans secured by farmland .....	0.35	0.35	66	0.42	0.34	68	0.39	0.30	67	0.51	0.33	73	0.52	0.36	72

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	70.58	62.08	60	69.91	59.66	65	71.11	61.05	61	68.21	57.15	66	69.88	57.46	64
Real estate loans secured by 1-4 family	42.24	20.31	93	40.12	19.82	93	41.37	19.86	93	39.36	19.43	93	42.35	20.75	92
Revolving	1.85	2.40	46	2.33	2.42	53	2.10	2.43	49	2.41	2.64	49	2.88	3.15	47
Closed-end	40.39	17.67	93	37.80	17.22	92	39.26	17.24	93	36.95	16.59	93	39.47	17.39	92
Commercial real estate loans	27.66	38.23	33	28.93	36.54	33	28.92	37.86	34	27.89	34.63	32	26.68	33.52	38
Construction and land development	2.15	5.97	27	2.17	5.50	25	2.35	5.65	27	2.02	5.26	24	2.45	5.09	32
1-4 family	0.33	1.34	37	0.40	1.11	37	0.44	1.18	42	0.28	0.93	34	0.30	0.94	36
Other	1.82	4.56	25	1.78	4.33	25	1.92	4.40	26	1.73	4.19	23	2.16	4.02	34
Multifamily	4.98	5.72	55	5.13	5.34	58	5.13	5.78	56	5.02	4.96	60	4.53	4.69	56
Nonfarm nonresidential	20.53	24.64	39	21.63	24.14	40	21.44	24.56	41	20.86	22.93	41	19.70	22.15	42
Owner-occupied	7.77	8.28	49	8.66	8.14	55	8.37	8.29	52	8.57	7.68	56	9.21	7.72	60
Other	12.76	16.13	34	12.97	15.71	37	13.07	15.94	38	12.29	14.95	36	10.48	14.34	35
Real estate loans secured by farmland	0.67	0.59	69	0.86	0.59	71	0.82	0.54	70	0.96	0.54	74	0.86	0.55	76
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	8.65	18.46	15	10.22	20.98	13	8.16	18.86	14	12.84	22.17	16	8.38	19.53	13
Loans to individuals	18.24	6.27	83	17.40	6.28	83	18.25	6.24	83	15.87	6.13	83	18.83	7.13	83
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.37	0.32	71	0.46	0.37	71	0.42	0.34	72	0.58	0.32	75	0.45	0.37	75
Other loans and leases	2.16	8.30	22	2.01	8.03	23	2.06	8.75	22	2.51	9.09	24	2.46	9.85	23
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	421.45	407.54	49	371.64	383.17	41	379.53	391.81	42	367.67	381.27	42	401.74	391.26	45
Real estate loans secured by 1-4 family	252.22	130.40	87	213.28	124.52	83	220.80	126.06	83	212.15	125.03	85	243.46	138.18	85
Revolving	11.05	15.55	47	12.37	15.53	51	11.23	15.44	48	12.97	17.42	46	16.57	21.26	47
Closed-end	241.17	113.22	87	200.91	107.53	87	209.56	108.85	86	199.18	106.14	89	226.88	115.20	88
Commercial real estate loans	165.20	254.23	29	153.81	238.21	29	154.38	245.88	28	150.36	234.65	28	153.37	229.44	33
Construction and land development	12.87	38.88	26	11.56	35.52	23	12.56	35.95	24	10.87	35.62	25	14.09	34.95	32
1-4 family	1.97	8.60	35	2.10	7.06	35	2.34	7.42	39	1.53	6.34	33	1.70	6.61	36
Other	10.90	29.76	25	9.45	28.07	23	10.22	28.11	23	9.33	28.16	23	12.39	27.32	31
Multifamily	29.76	39.14	49	27.26	34.78	51	27.37	38.66	49	27.05	32.74	48	26.06	31.04	48
Nonfarm nonresidential	122.57	162.28	32	114.99	157.17	32	114.45	158.05	33	112.44	155.06	35	113.22	152.10	38
Owner-occupied	46.37	54.20	44	46.05	52.65	46	44.70	52.99	46	46.18	52.37	47	52.95	53.07	54
Other	76.20	106.54	34	68.94	102.08	31	69.75	102.54	30	66.26	100.54	31	60.27	97.41	36
Real estate loans secured by farmland	4.03	3.62	67	4.55	3.59	69	4.36	3.22	69	5.16	3.44	71	4.92	3.60	71
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	51.67	115.10	18	54.33	127.07	12	43.54	114.45	13	69.19	139.91	17	48.15	122.02	16
Loans to individuals	108.91	35.52	84	92.49	35.29	83	97.41	34.55	84	85.57	37.47	81	108.27	43.51	85
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	2.20	1.81	71	2.42	2.01	71	2.23	1.86	71	3.11	1.88	75	2.57	2.18	75
Other loans and leases	12.93	50.19	23	10.69	46.75	21	11.01	51.06	22	13.51	49.54	22	14.13	52.44	18
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	19.90	30.64	28	20.27	28.84	29	20.55	30.07	31	19.33	27.32	27	17.47	26.45	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	118.83	203.71	28	107.76	187.37	26	109.68	195.33	26	104.18	183.76	26	100.42	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.20	261.50	28	153.81	244.59	29	154.38	252.85	28	150.36	240.85	28	153.37	236.10	33

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	3.40	7.68	28	15.07	12.01	72	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
Liquid assets	33.92	25.39	75	39.11	28.17	81	40.96	29.03	80	33.83	26.22	78	23.97	22.44	65
Investment securities	36.10	21.68	90	27.11	19.64	74	31.73	21.63	80	25.47	17.85	79	26.69	16.99	87
Net loans and leases	52.23	61.60	20	48.60	59.81	17	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Net loans, leases and standby letters of credit	52.51	62.44	17	48.84	60.62	15	47.36	59.49	16	53.09	62.48	18	60.28	64.84	27
Core deposits	84.97	75.64	85	81.65	74.75	76	81.50	75.71	69	79.40	70.67	75	77.76	63.09	87
Noncore funding	3.47	10.86	21	3.28	10.89	16	3.83	10.30	22	3.52	14.13	8	3.65	19.36	3
Time deposits of \$250K or more	1.27	1.54	53	1.71	1.81	55	1.51	1.58	57	1.17	2.11	31	1.07	2.94	18
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.44	1.20	70	1.32	1.20	67	2.09	1.23	78	2.04	1.47	72	2.12	1.94	69
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.44	0.50	78	1.32	0.52	77	2.09	0.54	87	2.04	0.54	86	2.12	0.48	84
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.47	1.63	42	0.06	0.99	40	0.05	1	35	0.09	1.24	31	0.15	3.01	15
Earning assets that reprice within 1 year	10.76	36.16	3	22.50	38.93	14	18.88	37.37	9	19.90	39.38	10	16.85	39.29	3
Interest-bearing liabilities that reprice within 1 year	4.09	6.49	39	4.23	7.04	35	3.73	6.39	35	4.09	8.20	24	4.43	10.19	15
Long-term debt that reprices within 1 year	0.47	0.28	77	0.06	0.26	62	0.05	0.26	63	0.09	0.47	58	0	0.96	25
Net assets that reprice within 1 year	6.20	28.22	6	18.21	30.25	21	15.10	29.65	19	15.72	29.11	21	12.42	26.63	12
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	0.08	3.09	38	-15.87	-1.82	12	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-0.65	-1.79	49	-16.46	-8.21	19	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Short-term investment / Short-term noncore funding	119.27	166.36	51	531.21	284.81	83	363.87	273.46	72	389.64	184.19	86	226.07	77.77	90
Liquid assets - short-term noncore funding / Nonliquid assets	47.02	28.61	76	59.58	34.02	84	63.73	36.68	81	46.39	28.18	82	27.70	16.97	80
Net loans and leases / Total deposits	60.56	76.80	18	58.30	74.66	12	56.72	72.79	14	65.54	79.43	16	76.05	90.31	18
Net loans and leases / Core deposits	61.46	82.80	15	59.53	81.17	11	57.78	78.25	12	66.51	88.34	10	77.09	103.93	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-50.83	-13.54	0	-2.08	1.94	0	-3.45	-0.25	4	9.14	4.31	88	2.86	1.36	83
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.99	74.56	93	99.99	84.66	87	99.99	83.77	89	99.99	87.23	88	99.99	85.40	90
U.S. Treasury securities	81.21	9.26	96	72.50	5.52	96	79.05	6.70	98	66.51	4.72	96	61.70	6.15	96
US agency securities (excluding mortgage-backed securities)	1.34	4.02	44	2.88	4.50	59	1.98	4.12	52	3.99	4.01	68	5.42	3.49	74
Municipal securities	9.43	8	63	10.62	8.87	65	8.72	8.22	65	13.41	9.83	69	16.82	7.75	78
Mortgage-backed securities	7.88	63.23	3	13.91	66.59	5	10.08	66.54	3	15.96	66.64	4	15.96	67.43	6
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.13	3.01	32	0.08	3.17	27	0.16	3.08	34	0.13	3.01	35	0.08	2.94	33
Mutual funds and equity securities	0.01	0.28	32	0.01	0.32	35	0.01	0.29	32	0.01	0.35	34	0.01	0.40	32
Debt securities 1 year or less	9.11	8.89	60	5.27	8.69	43	3.56	7.78	35	6.74	10.55	44	23.20	11.86	81
Debt securities 1 to 5 years	26.34	20.02	67	21.22	17.05	65	19.12	18.25	56	23.21	17.03	67	31.98	17.94	78
Debt securities over 5 years	64.55	68.75	36	73.49	72.17	43	77.31	71.11	56	70.04	69.86	46	44.81	66.02	26
Pledged securities	42.87	30.80	70	60.58	33.87	83	47.04	32.26	74	57.27	35.67	76	48.33	30.57	74
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-76.36	-31.70	6	20.62	51.37	41	10.77	27.98	45	127.43	183.32	52	521.59	26.69	98
Investment securities	39.31	21.19	76	21.85	33.34	45	39.07	31.36	66	16.53	23.62	42	3.69	11.75	43
Core deposits	8.90	9.58	61	13.25	16.88	43	14.59	16.94	54	24.67	26.88	49	7.46	11.23	49
Noncore funding	10.85	10.50	60	24.31	-23.76	94	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,558,784	1,199,804	1,443,879	1,313,568	1,143,780
Commit: Secured commercial real estate loans	551,526	302,939	456,765	340,114	279,317
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,189	35,299	42,602	39,145	37,842
Commercial and similar letters of credit	60	83	82	68	30
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	5,593	6,821	6,358	34,533	38,976
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	10.06	24.48	5	8.11	22.45	5	9.28	22.78	7	9.43	22.01	7	10.02	23.52	9
Standby letters of credit	0.28	0.66	33	0.24	0.67	22	0.27	0.65	31	0.28	0.71	27	0.33	0.84	29
Commercial and similar letters of credit	0	0.02	45	0	0.02	45	0	0.02	45	0	0.02	44	0	0.02	39
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.04	44.65	3	0.05	49.75	2	0.04	46.30	3	0.25	48.62	1	0.34	68.47	3
Interest rate contracts	0.04	32.11	3	0.05	35.96	2	0.04	32.46	3	0.25	34.36	2	0.34	47.31	4
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.04	21.90	9	0.05	20.67	9	0.04	20.49	9	0.25	20.83	9	0.34	28.86	9
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	20.65	46.07	9	16.32	42.93	8	19.73	44.98	12	18.08	42.82	10	17.49	45.53	11

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	5,593	6,821	6,358	34,533	38,976
Interest rate contracts	5,593	6,821	6,358	34,533	38,976
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	5,593	6,821	6,358	34,533	38,976
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	5,593	6,821	6,358	34,533	38,976
Interest rate contracts	5,593	6,821	6,358	34,533	38,976
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,593	6,821	6,358	34,533	38,976
One year or less	0	0	0	0	0
Over 1 year to 5 years	679	1,467	1,076	15,392	18,016
Over 5 years	4,914	5,354	5,282	19,141	20,960
Gross negative fair value (absolute value)	7	372	296	27	9
Gross positive fair value	12	7	3	596	329
Held for trading	0	0	0	0	0
Non-traded	12	7	3	596	329
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	27	13
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards</b>															
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.97	95	100	71.23	95	100	74.26	96	100	68.76	96	100	69.75	95
<b>Held for trading</b>															
Interest rate contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded</b>															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	0	31.78	5	0	28.05	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years	12.14	24.76	28	21.51	26.03	41	16.92	27.01	32	44.57	27.06	73	46.22	30.45	73
Over 5 years	87.86	27.14	99	78.49	30.08	94	83.08	29.89	95	55.43	29.56	78	53.78	28.09	78
Gross negative fair value (absolute value)	0.13	1.56	12	5.45	1.25	96	4.66	0.98	96	0.08	1.55	6	0.02	0.83	5
Gross positive fair value	0.21	1.74	7	0.10	1.68	5	0.05	1.34	5	1.73	2.23	41	0.84	1.19	37
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.07	6	0	0.05	8	0	0.04	10	0	0.07	3	0	0.06	5
Gross positive fair value (X)	0	0.08	4	0	0.07	3	0	0.05	3	0	0.09	3	0	0.07	6
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	10	0	0.01	11	0	0.01	12	0	0.02	16	0	0.01	20
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	87	0	0	94
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	50,261	61,233	61,233	50,388	49,761
Gross losses	7,157	4,978	13,641	16,561	19,708
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,089	4,756	9,359	10,174	9,883
Net losses	2,068	222	4,282	6,387	9,825
Provision for loan and lease losses	7,668	-8,934	-6,690	15,206	10,452
Adjustments	71	0	0	2,026	0
Ending balance	55,932	52,077	50,261	61,233	50,388
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.10	0.08	67	-0.12	-0.14	45	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
Provision for loan and lease losses / Average loans and leases	0.20	0.14	72	-0.24	-0.25	42	-0.09	-0.16	57	0.21	0.82	6	0.16	0.24	45
Provision for loan and lease losses / Net loan and lease losses	370.79	198.72	73	-4,024.32	77.32	1	-156.24	-105.48	38	238.08	487.86	30	106.38	130.58	44
Allowance for loan and lease losses / Total loans and leases not held for sale	0.69	1.17	12	0.72	1.39	9	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.69	1.15	15	0.72	1.37	10	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Allowance for loan and lease losses / Net loans and leases (X)	13.52	28.67	45	117.29	15.27	95	11.74	21.39	52	9.59	11.58	59	5.13	8.03	54
Allowance for loan and lease losses / Nonaccrual assets	176.53	413.77	21	76.05	318.67	6	120.63	364.13	11	83.96	299.17	7	267.51	218.72	75
ALLL / 90+ days past due + nonaccrual loans and leases	150.66	319.24	27	74.19	260.68	10	110.53	287.08	16	79.68	244.34	12	207.69	151.73	76
Gross loan and lease losses / Average loans and leases	0.19	0.16	66	0.14	0.22	40	0.19	0.19	59	0.23	0.34	46	0.30	0.28	65
Recoveries / Average loans and leases	0.13	0.07	84	0.13	0.08	77	0.13	0.08	76	0.14	0.07	88	0.15	0.08	87
Net losses / Average loans and leases	0.05	0.08	54	0.01	0.13	17	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	37.31	23.25	84	28.72	16.12	83	56.51	34.67	80	51.62	33.98	80	46.34	36.22	79
Earnings coverage of net loan and lease losses (X)	57.19	-9.51	75	533.26	4.52	97	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64

#### Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	52	0.01	0.03	59	0.01	0.02	59	0.03	0.04	53	0.06	0.01	88
Real estate loans secured by 1-4 family	-0.01	-0.02	55	0.02	-0.01	85	0.02	-0.02	85	0.03	0.01	78	0.06	0.01	89
Revolving	-0.12	-0.08	23	0.01	-0.05	76	0	-0.07	58	0.04	0.01	74	0.09	0.02	80
Closed-end	0	-0.02	76	0.02	-0.01	86	0.02	-0.01	87	0.03	0	80	0.06	0	92
Commercial real estate loans	0	0	70	0	0.05	30	0.01	0.04	54	0.02	0.07	38	0.05	0.01	81
Construction and land development	0.02	-0.02	92	0	0	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0.02	-0.01	95	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	-0.06	0	3	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.01	0	78	0	0.07	25	0.01	0.05	49	0.03	0.11	39	0.07	0.02	83
Owner-occupied	0.01	0	84	0	0.01	26	0.01	0.01	78	0.03	0.02	72	0.09	0.01	94
Other	0.01	0	79	0	0.06	37	0	0.04	35	0	0.08	24	-0.02	0.01	6
Real estate loans secured by farmland	-0.02	0	11	0	-0.01	58	-0.13	0	6	0	0.02	46	0.23	0.01	94
Commercial and industrial loans	-0.07	0.10	12	-0.09	0.20	7	0.17	0.17	58	0.03	0.47	12	0.02	0.37	10
Loans to individuals	0.33	0.65	35	0.04	0.78	6	0.20	0.71	21	0.40	1.13	24	0.52	1.17	28
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	-0.16	0.01	7	-0.03	0.03	14	-0.06	0.02	13	-0.01	0.19	10	0.62	0.08	91
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.02	0.14	5	-0.05	0.08	6	-0.03	0.10	7	-0.03	0.15	5	-0.04	0.15	5

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	23,972	18,312	28,021	34,761	40,851
90+ days past due loans and leases	5,439	1,722	3,808	3,922	5,425
Nonaccrual loans and leases	31,685	68,476	41,666	72,929	18,836
Total past due and nonaccrual loans and leases	61,096	88,510	73,495	111,612	65,112
Restructured 30-89 days past due	0	158	0	30	0
Restructured 90+ days past due	0	492	0	46	6
Restructured nonaccrual	2,669	1,417	3,807	2,873	0
Total restructured loans and leases	2,669	2,067	3,807	2,949	6
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,897	3,577	3,380	3,461	2,859
Other real estate owned	619	879	718	883	1,270
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.29	0.32	54	0.25	0.27	61	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79
90+ days past due loans and leases	0.07	0.09	65	0.02	0.10	47	0.05	0.10	61	0.05	0.12	53	0.08	0.15	56
Nonaccrual loans and leases	0.39	0.38	55	0.95	0.58	82	0.57	0.46	71	0.98	0.66	81	0.27	0.51	24
90+ days past due and nonaccrual loans and leases	0.46	0.53	54	0.97	0.73	75	0.62	0.62	61	1.04	0.85	72	0.35	0.71	23
30-89 days past due restructured	0	0.01	18	0	0.01	53	0	0.01	21	0	0.01	34	0	0.01	13
90+ days past due restructured	0	0	31	0.01	0	83	0	0	30	0	0.01	63	0	0.01	61
Nonaccrual restructured	0.03	0.09	35	0.02	0.12	17	0.05	0.10	41	0.04	0.13	26	0	0.14	4
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.29	0.32	54	0.25	0.27	61	0.38	0.32	69	0.47	0.40	69	0.59	0.43	79
90+ days past due assets	0.07	0.10	65	0.02	0.10	46	0.05	0.10	60	0.05	0.12	53	0.08	0.15	54
Nonaccrual assets	0.39	0.39	55	0.95	0.59	81	0.57	0.47	71	0.98	0.67	80	0.27	0.53	24
30+ days past due and nonaccrual assets	0.75	0.88	51	1.22	1.04	67	1	0.97	62	1.50	1.29	68	0.94	1.19	50
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.24	0.32	43	0.47	0.43	64	0.29	0.36	46	0.55	0.52	61	0.21	0.44	19
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.34	41	0.48	0.46	58	0.30	0.37	45	0.56	0.55	58	0.22	0.48	18
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.23	0.38	34	0.50	0.52	53	0.29	0.41	41	0.56	0.60	51	0.20	0.53	18
Allowance for loan and lease losses	62.94	57.44	63	141.29	67.93	89	91.05	62.64	78	126.32	66.66	87	45.59	115.41	14
Equity capital + allowance for loan and lease losses	2.05	3.52	33	3.48	4.43	38	2.13	3.60	32	3.57	4.97	32	1.21	4.28	14
Tier 1 capital + allowance for loan and lease losses	2.58	3.97	37	5.40	5.28	56	3.31	4.30	41	5.62	6.05	51	1.92	5.65	14
Loans and leases + other real estate owned	0.43	0.63	42	1.02	0.88	65	0.62	0.71	52	1.04	0.97	61	0.33	0.85	14

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.21	0.26	51	0.21	0.24	53	0.32	0.26	65	0.38	0.39	59	0.50	0.38	72
90+ days past due .....	0.09	0.11	72	0.03	0.12	56	0.07	0.12	71	0.07	0.16	64	0.11	0.16	66
Nonaccrual .....	0.49	0.45	63	1.26	0.65	85	0.71	0.52	73	1.32	0.76	84	0.39	0.46	48
Commercial and industrial															
30–89 days past due .....	0.19	0.28	51	0.01	0.17	7	0.15	0.24	49	0.10	0.23	33	0.25	0.31	50
90+ days past due .....	0.05	0.03	75	0.01	0.02	58	0	0.04	18	0.01	0.03	49	0.02	0.05	50
Nonaccrual .....	0.53	0.46	65	0.63	0.64	58	0.70	0.57	69	0.62	0.75	46	0	0.83	7
Individuals															
30–89 days past due .....	0.71	0.70	53	0.61	0.55	63	0.77	0.63	64	1.22	0.83	78	1.10	0.83	66
90+ days past due .....	0.01	0.07	48	0.01	0.07	46	0.01	0.09	47	0.02	0.14	46	0.02	0.17	42
Nonaccrual .....	0	0.18	22	0	0.18	24	0	0.17	23	0	0.28	21	0	0.17	24
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0.25	0.10	81	0	0.16	29	0.21	0.07	78	0.04	0.17	59	2.84	0.24	95
90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0.07	0.36	58	0.12	0.69	54	0.09	0.70	58	0.14	0.49	52	0.76	0.67	72
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
90+ days past due .....	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	31

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.34	0.39	58	0.33	0.35	59	0.45	0.46	57	0.53	0.65	52	0.51	0.67	49
	90+ days past due	0.14	0.22	70	0.05	0.27	58	0.12	0.24	69	0.12	0.33	66	0.10	0.31	61
	Nonaccrual	0.63	0.61	62	0.65	0.82	48	0.58	0.71	49	0.61	0.89	39	0.51	0.73	42
Revolving	30-89 days past due	0.27	0.26	55	0.30	0.29	57	0.41	0.28	70	0.65	0.48	68	0.66	0.45	72
	90+ days past due	0.04	0.02	78	0.04	0.02	79	0.05	0.02	81	0.01	0.03	71	0.19	0.05	88
	Nonaccrual	0.41	1.15	44	0.52	1.05	44	0.57	1.18	49	0.60	1.13	43	0.50	1	39
Closed-end	30-89 days past due	0.34	0.42	56	0.33	0.36	59	0.45	0.49	59	0.52	0.65	51	0.50	0.70	44
	90+ days past due	0.14	0.25	70	0.05	0.29	58	0.12	0.26	71	0.13	0.38	67	0.09	0.35	60
	Nonaccrual	0.64	0.60	66	0.66	0.77	50	0.58	0.67	50	0.61	0.87	42	0.52	0.70	45
Junior lien	30-89 days past due	0.01	0.01	66	0.01	0.01	49	0.01	0.01	58	0.01	0.02	60	0.01	0.02	47
	90+ days past due	0	0	73	0	0	82	0	0	81	0	0	32	0	0	68
	Nonaccrual	0.01	0.02	50	0.01	0.04	32	0.01	0.03	42	0.01	0.04	32	0.01	0.04	28
Commercial real estate	30-89 days past due	0.02	0.16	22	0.05	0.14	33	0.14	0.15	61	0.17	0.26	52	0.49	0.18	92
	90+ days past due	0.01	0.01	74	0.01	0.01	65	0	0.01	28	0	0.02	23	0.12	0.03	86
	Nonaccrual	0.24	0.32	49	2.08	0.52	96	0.88	0.38	86	2.33	0.62	96	0.14	0.23	37
Construction and development	30-89 days past due	0.04	0.22	44	0.15	0.12	74	0.01	0.17	38	0.54	0.28	77	0.69	0.28	82
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	9.90	0.41	97	0	0.20	12
1-4 family	30-89 days past due	0	0.02	29	0.14	0.02	92	0	0.02	30	0.14	0.03	87	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.04	0.17	59	0.01	0.07	47	0.01	0.13	51	0.40	0.22	77	0.69	0.20	85
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	9.90	0.35	97	0	0.17	14
Multifamily	30-89 days past due	0	0.04	29	0.07	0.06	76	0.24	0.07	84	0.26	0.09	84	0.93	0.08	97
	90+ days past due	0	0	45	0.02	0	95	0	0	46	0	0	45	0.43	0	97
	Nonaccrual	0	0.07	25	0.46	0.14	86	0.43	0.17	81	0.52	0.11	91	0.02	0.05	53
Nonfarm non-residential	30-89 days past due	0.03	0.13	29	0.03	0.14	29	0.13	0.13	68	0.12	0.23	49	0.37	0.14	87
	90+ days past due	0.02	0.01	78	0.01	0.01	68	0	0.01	31	0	0.02	26	0.06	0.03	79
	Nonaccrual	0.32	0.39	52	2.68	0.66	95	1.08	0.45	88	2.03	0.80	91	0.18	0.28	38
Owner Occupied	30-89 days past due	0.03	0.04	47	0.02	0.04	42	0.05	0.04	63	0.06	0.07	57	0.15	0.07	85
	90+ days past due	0	0	79	0.01	0	82	0	0	37	0	0	33	0.06	0.01	86
	Nonaccrual	0.23	0.14	70	0.35	0.25	74	0.26	0.17	73	0.39	0.27	68	0.14	0.16	53
Other	30-89 days past due	0	0.08	14	0.01	0.09	31	0.09	0.08	73	0.05	0.14	50	0.22	0.07	89
	90+ days past due	0.01	0	86	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.10	0.21	43	2.33	0.40	96	0.82	0.23	88	1.64	0.44	92	0.04	0.10	38
Farmland	30-89 days past due	0	0.11	30	0.31	0.11	81	0.06	0.10	70	0.58	0.11	88	0.47	0.23	78
	90+ days past due	0	0.01	43	0	0	45	0.16	0	95	0	0	45	0	0.01	42
	Nonaccrual	1.31	0.63	80	1.64	1.10	75	1.46	0.69	82	1.51	1.13	72	1.68	0.84	74
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,081,759	1,093,758	1,093,148	1,081,847	982,610
Retained earnings	1,098,664	1,015,742	1,058,286	960,183	882,851
Accumulated other comprehensive income (AOCI)	-518,727	-48,400	-50,627	62,077	-10,226
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,661,696	2,061,100	2,100,807	2,104,107	1,855,235
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	872,549	798,600	820,175	802,276	792,180
Accumulated other comprehensive income-related adjustments	-518,727	-48,400	-50,627	62,077	-10,226
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,307,874	1,310,900	1,331,259	1,239,754	1,073,281
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,307,874	1,310,900	1,331,259	1,239,754	1,073,281
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	75,000	75,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	159	109	109	110	55
Additional tier 1 capital before deductions	159	109	109	75,110	75,055
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	159	109	109	75,110	75,055
<b>Tier 1 Capital</b>	1,308,033	1,311,009	1,331,368	1,314,864	1,148,336
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	55,361	50,955	49,090	60,840	50,388
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	55,361	50,955	49,090	60,840	50,388
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	55,361	50,955	49,090	60,840	50,388
Exited advanced approach tier 2 capital					
Total capital	1,363,394	1,361,964	1,380,458	1,375,704	1,198,724
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	15,998,941	14,801,229	15,460,030	13,745,664	11,427,949
Less: Deductions from common equity tier 1 capital	872,549	798,600	820,175	802,276	792,180
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	15,126,392	14,002,629	14,639,855	12,943,388	10,635,769
Total risk-weighted assets	8,196,082	6,873,151	7,159,320	6,924,528	6,663,905
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	15.96	11.85	89	19.07	12.66	94	18.59	12.37	93	17.90	12.35	93	16.11	12.11	86
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.96	12.53	87	19.07	13.44	93	18.60	13.11	93	18.99	13.08	93	17.23	12.78	91
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.63	14.37	84	19.82	15.42	90	19.28	14.91	90	19.87	15.23	90	17.99	14.36	90
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.65	9.08	37	9.36	9.11	62	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	20,385	16,539	34,357	32,905	32,637	23.25	48.92
Other insurance activities income	20,385	16,539	34,357	32,905	32,637	23.25	48.92
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	108,272	90,349	91,396	89,330	77,089	19.84	65.39

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	6.19	0.36	96	5.43	0.37	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.94	12.13	34	6.63	11.54	33	6.62	12	30	6.49	11.03	34	6.43	11.51	33
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	2,661	3,456	2,268	4,473	1,509
Real estate loans	2,661	1,634	2,066	1,928	1,509
Commercial and industrial loans	0	1,822	202	2,545	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,661	3,456	2,268	4,473	1,509
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-23	11.61	22	28.76	-1.19	83	-49.30	6.83	8	196.42	-2.40	96	-2.20	22.48	47
Total selected assets	-23	18.50	20	28.76	3.19	78	-49.30	9.48	8	196.42	2.04	96	-2.20	12.40	45
Deposits		-4.80			9.07			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.30	0.03	0.04	0.06	0.08

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	37,000	65,000	125,000	105,000	115,000	-43.08	-35.09
Dividends .....	37,000	65,000	125,000	105,000	115,000	-43.08	-35.09
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	25,000	14,000	14,000	13,500	27,602	78.57	212.50
Dividends .....	25,000	14,000	14,000	13,500	27,600	78.57	212.50
Interest .....	0	0	0	0	2		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	62,000	79,000	139,000	118,500	142,602	-21.52	-4.62
Securities gains (losses) .....	0	0	245	0	0		
Other operating income .....	170	99	0	168	134	71.72	174.19
Total operating income .....	62,170	79,099	139,245	118,668	142,736	-21.40	-4.44
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	76	77	154	0	0	-1.30	
Other expenses .....	3,144	3,242	6,027	7,515	5,990	-3.02	69.95
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,220	3,319	6,181	7,515	5,990	-2.98	74.05
Income (loss) before taxes .....	58,930	75,805	133,081	111,147	136,765	-22.26	-6.77
Applicable income taxes (credit) .....	-1,562	-2,959	-3,965	-3,739	-4,545		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	60,492	78,764	137,046	114,886	141,310	-23.20	-8.51
Equity in undistributed income of subsidiaries .....	26,368	22,030	52,648	49,790	27,753	19.69	
Bank subsidiaries .....	35,431	18,777	32,031	34,204	29,779	88.69	
Nonbank subsidiaries .....	-9,063	3,253	20,617	15,586	-2,026		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	86,860	100,794	189,694	164,676	169,063	-13.82	99.92
<b>Memoranda</b>							
Bank net income .....	72,431	83,777	157,031	139,204	144,779	-13.54	97.90
Nonbank net income .....	15,937	17,253	34,617	29,086	25,574	-7.63	178.04
Subsidiary holding companys' net income .....	0	0	0	0	0		

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FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	1,289,433	76.07	1,710,456	81.74	1,721,519	80.71	1,802,150	1,594,789	-24.61	-12.21	
Common and preferred stock .....	1,289,433	76.07	1,710,456	81.74	1,721,519	80.71	1,802,150	1,594,789	-24.61	-12.21	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	223,003	13.16	214,668	10.26	232,096	10.88	196,090	180,488	3.88	22.63	
Common and preferred stock .....	223,003	13.16	214,668	10.26	232,096	10.88	196,090	180,488	3.88	22.63	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	7,675	0.45	3,564	0.17	8,425	0.39	3,579	451	115.35	1444.27	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	157,781	9.31	146,870	7.02	154,238	7.23	195,885	180,528	7.43	212.90	
Cash and due from unrelated depository institution .....	137	0.01	136	0.01	136	0.01	136	135	0.74	1.48	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	17,027	1	16,813	0.80	16,550	0.78	13,513	14,808	1.27	73.37	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	1,695,056	100.00	2,092,507	100.00	2,132,964	100.00	2,211,353	1,971,199	-18.99	-0.96	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	3,263	0.19	3,290	0.16	3,277	0.15	0	0	-0.82		
Other liabilities .....	30,019	1.77	28,076	1.34	28,840	1.35	26,573	24,811	6.92	90.31	
Balance due to subsidiaries and related institutions .....	77	0	41	0	40	0	80,673	91,154	87.80	-99.94	
Total liabilities .....	33,359	1.97	31,407	1.50	32,157	1.51	107,246	115,965	6.22	-75.93	
Equity Capital .....	1,661,697	98.03	2,061,100	98.50	2,100,807	98.49	2,104,107	1,855,234	-19.38	5.65	
Perpetual preferred stock (income surplus) .....	0	0	54,064	2.58	0	0	0	0	-100.00		
Common stock .....	54,185	3.20	0	0	54,092	2.54	53,755	51,975		5.94	
Common surplus .....	1,056,064	62.30	1,045,946	49.99	1,049,910	49.22	1,032,355	935,458	0.97	18.08	
Retained earnings .....	1,098,664	64.82	1,015,742	48.54	1,058,286	49.62	960,183	882,851	8.16	75.16	
Accumulated other comprehensive income .....	-518,727	-30.60	-48,400	-2.31	-50,627	-2.37	62,077	-10,226			
Other equity capital components .....	-28,489	-1.68	-6,252	-0.30	-10,854	-0.51	-4,263	-4,824			
Total liabilities and equity capital .....	1,695,056	100.00	2,092,507	100.00	2,132,964	100.00	2,211,353	1,971,199	-18.99	-0.96	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	80,623	91,115		-100.00	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	80,623	91,115		-100.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name

City/State

# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	9.18	10.52	38	9.91	12.64	28	9.19	11.94	25	8.13	7.29	58	9.42	9.68	46
Bank net income / Average equity investment in banks	9.69	11.07	40	9.75	12.37	30	9.15	11.80	27	8	7.45	52	9.23	10.51	40
Nonbank net income / Average equity investment in nonbanks	13.75	10.05	69	17.22	13.40	67	16.38	13.12	66	15.37	9.75	71	14.27	7.89	72
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	83.39	98.83	15	83.12	96.24	17	82.78	96.79	16	84.53	88.16	19	85.64	82.22	24
Nonbank net income / Parent net income	18.35	2.55	93	17.12	3.10	88	18.25	3.40	91	17.66	3.59	87	15.13	5.93	83
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	2.01	17.48	17	1.52	16.87	14	1.53	16.81	16	5.10	20.06	19	6.25	20.43	26
Total debt / Equity capital	0.20	12.15	25	0.16	11.60	22	0.16	11.71	23	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0.20	14.28	16	0.16	13.82	15	0.16	13.63	16	3.83	16.67	20	4.91	16.36	25
Total debt + Loans guaranteed for affiliate / Equity capital	0.20	12.21	25	0.16	11.69	22	0.16	11.77	23	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0.20	12.27	25	0.16	11.71	22	0.16	11.81	23	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0.20	11.61	26	0.16	11.05	22	0.16	10.95	24	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	6.83	39.62	24	10.58	39.10	26	10.92	39.86	25	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	91.02	103.92	3	93.40	103.07	6	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Total investment in subs / Equity capital	91.02	109.01	1	93.40	108.26	4	92.99	108.40	3	94.97	110.16	6	95.69	111.07	4
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.86	0.41	4	-0.67	0.25	7	-0.78	0.29	4	-0.64	0.47	10	-0.47	0.36	10
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	128.23	126.15	58	169	138.64	69	146.47	152.85	57	127.51	136.59	53	167.81	177.68	54
Cash from ops + noncash items + op expense / Op expense + dividend	130.96	116.54	59	161.20	130.64	69	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.13	92.87	66	61.04	103.17	31	76.14	98.54	30	114.39	134.08	50	159.25	116.34	82
Pretax operating income + interest expense / Interest expense	77,639.47	1,457.38	99	98,548.05	1,479.01	98	86,516.23	1,835.33	98		2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	77,639.47	1,417.74	99	20,587.84	1,667.11	94	29,872.04	1,770.77	97	6,024.68	1,539.23	91	3,608.59	1,632.83	87
Dividends + interest from subsidiaries / Interest expense + dividends	133.17	140.52	54	174.34	153.06	65	151.51	174.12	53	133.92	150.43	51	174.38	210.80	44
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	1.59	1.69	81	1.61	1.79	81	1.68	1.76	82	2.14	2.66	79	2.54	5.62	75
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	76.84	82.17	57	57.43	78.46	40	66.83	66.37	52	77.02	81.10	57	57.87	57.84	59
Dividends declared / Net income .....	53.51	34	86	44.88	25.30	90	48.28	28.27	87	53.73	42.29	68	48.37	33.08	78
Net income – dividends / Average equity.....	4.27	7.04	18	5.46	9.64	14	4.75	8.62	14	3.76	4.14	43	4.86	6.46	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	79.60	128.25	34	143.69	139.49	55	136.48	155.92	48	118.67	132.17	48	140.63	178.13	40
Dividends from nonbank subsidiaries .....	53.78	2.20	95	30.95	3.97	89	15.29	4.90	84	15.26	3.41	88	33.75	7.53	89
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	133.38	168.66	50	174.64	193.08	61	151.76	203.53	49	133.92	174.85	42	174.38	260.40	37
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	51.08	43.08	53	77.59	36.56	86	79.60	45.96	83	75.43	60.28	67	79.43	66.55	64
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	51.08	46.71	52	77.59	38.35	84	79.60	51.33	78	75.43	62.88	63	79.43	69.36	59
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	156.87	45.98	89	81.15	54.17	62	40.44	62.63	39	46.41	56.39	51	107.92	82.95	74
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0.01	20.25	54
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	156.87	54.49	88	81.15	76.16	60	40.44	87.22	35	46.41	79.84	39	107.93	150.41	58
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	59.51	65.33	32	82.18	67.82	38	89.77	74.16	39	88.48	69.76	43	80.57	67.32	37
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	59.51	75.26	24	82.18	81.78	30	89.77	83.13	29	88.48	82.20	30	80.57	78.80	30
Dividends from nonbank subsidiaries .....	40.21	3.28	93	17.70	2.67	90	10.05	3.07	86	11.38	1.95	88	19.34	2.65	90
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	61
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	40.21	5.58	91	17.70	6.48	84	10.05	4.67	84	11.38	4.70	84	19.34	7.29	81
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13		27.08			28.33	